

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Charles K Barbu  
 Debtor

Case No. 13-13895-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db  
 13069722 +Charles K Barbu, 4249 Decatur Street, Philadelphia, PA 19136-3131  
 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 13086811 ECMC, P. O.Box 16408, St. Paul, MN 55116-0408  
 13069339 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13084330 +Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
 13039268 +Office of UC Benefits Policy, Unemployment Compensation Division,  
 Labor & Industry Bldg., 10th fl., 651 Boas St., Harrisburg, PA 17121-0725  
 13039273 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095  
 13072928 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 13645113 Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:13  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:52 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13093786 +EDI: AFNIRECOVERY.COM May 27 2017 01:03:00 Afni, Inc, PO Box 3667,  
 Bloomington, IL 61702-3667  
 13082045 EDI: RESURGENT.COM May 27 2017 01:03:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13124081 +E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:13  
 City of Philadelphia, Law Department - Tax Unit, Bankruptcy Group, MSB,  
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1617

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com,  
 ecfmail@mwc-law.com  
 ANN E. SWARTZ on behalf of Creditor Residential Credit Solutions, Inc. ecfmail@mwc-law.com,  
 ecfmail@mwc-law.com  
 BRIAN CRAIG NICHOLAS on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 DAVID M. OFFEN on behalf of Debtor Charles K Barbu dmo160west@gmail.com,  
 davidoffenecf@gmail.com  
 JEROME B. BLANK on behalf of Creditor Ocwen Loan Servicing, LLC paeb@fedphe.com  
 JEROME B. BLANK on behalf of Creditor Ocwen Loan Servicing, LLC, As Servicer For The  
 Mortgagee Of Record paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

LEEANE O. HUGGINS on behalf of Creditor Ocwen Loan Servicing, LLC paklogs.com  
SHERRI J. BRAUNSTEIN on behalf of Creditor Ocwen Loan Servicing, LLC sbraunstein@udren.com,  
vbarber@udren.com  
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:					
Debtor 1	<b>Charles K Barbu</b>			Social Security number or ITIN	<b>xxx-xx-5605</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>13-13895-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles K Barbu

5/25/17

By the court: Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**